

## **EXHIBIT 20**

-----Original Message-----

From: Higgins, John [<mailto:JHiggins@damato-lynch.com>]  
Sent: Tuesday, March 20, 2007 5:56 PM  
To: coomac@comcast.net; Lewner, Andrew S.; Jacobson, Michele L.  
Cc: haberlaw@aol.com  
Subject: RE: SICR/CRP /DIG and NON-DIG Arbitrations

Mr Thirkill,  
Thanks for this, which we have noted.  
Best,  
JPH

-----Original Message-----

From: coomac@comcast.net [<mailto:coomac@comcast.net>]  
Sent: Tuesday, March 20, 2007 5:24 PM  
To: Higgins, John; alewner@stroock.com; mjacobson@stroock.com  
Cc: haberlaw@aol.com  
Subject: Re: SICR/CRP /DIG and NON-DIG Arbitrations

Dear Counsel

Mr. Haber and I note, with regret, the withdrawal of Mr. Dielmann as party appointed arbitrator for Commercial Risk.

We believe that Commercial Risk should appoint a replacement as soon as possible. Since the hearing is not scheduled to start for over three months, we do not see any need for postponement unless the parties mutually agree otherwise.

Thank you

David Thirkill  
Umpire